

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION

In re:

BARTON S. KOEHNE  
JENNIFER SUE KOEHNE  
Debtor(s)

Case No. 17-10930JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2017, and was converted to chapter 13 on 10/31/2017.
- 2) The plan was confirmed on 03/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/10/2018, 05/11/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/07/2020.
- 5) The case was completed on 11/14/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,363.37.
- 10) Amount of unsecured claims discharged without full payment: \$72,537.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$63,186.84
Less amount refunded to debtor	\$805.11

**NET RECEIPTS:** **\$62,381.73**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,883.26
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,233.26**

Attorney fees paid and disclosed by debtor: \$1,600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
13.7 LLC	Unsecured	0.00	0.00	0.00	0.00	0.00
13.7 LLC	Unsecured	871.00	996.88	996.88	57.46	0.00
AARONS SALES & LEASE D/B/A AAR	Secured	500.00	NA	NA	0.00	0.00
BAY AREA CREDIT SERVICE	Unsecured	641.00	NA	NA	0.00	0.00
BMO HARRIS BANK NA	Unsecured	54,450.00	40,422.94	40,422.94	2,329.78	0.00
CAPITAL ONE**	Unsecured	1,984.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	5,357.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	145.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	643.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	497.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	154.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	305.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	88.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	84.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	33.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	31.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	16.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	10.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	9.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	7.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	7.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	7.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	7.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	1,408.00	1,408.06	1,408.06	81.15	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	1,387.00	1,452.62	1,452.62	83.72	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	1,387.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	2,075.00	2,152.14	0.00	0.00	0.00
IC SYSTEM INC++	Unsecured	82.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	9,699.65	9,699.65	559.04	0.00
INTERNAL REVENUE SERVICE*	Priority	17,000.00	16,028.66	16,028.66	16,028.66	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	395.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
MDS/MEDICAL DATA SYSTEMS	Unsecured	99.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	61,681.93	60,793.31	0.00	32,200.87	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	300.11	300.11	300.11	0.00
NAVISTAR FINANCIAL CORPORATION	Unsecured	1,000.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	4,171.64	4,171.64	240.43	0.00
NORTHWEST SAVINGS BANK**	Secured	3,937.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	10.65	10.65	0.61	0.00
PA DEPARTMENT OF REVENUE*	Secured	2,489.24	2,672.19	2,672.19	2,672.19	162.81
PA DEPARTMENT OF REVENUE*	Priority	0.00	222.40	70.24	70.24	0.00
PHOENIX FINANCIAL SERVICE	Unsecured	528.00	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERVICE	Unsecured	478.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	4,477.00	3,961.50	3,961.50	228.32	0.00
UNITED STATES DEPARTMENT OF EE	Unsecured	NA	1,407.43	1,407.43	81.11	0.00
UNITED STATES DEPARTMENT OF EE	Unsecured	14,152.00	14,364.73	14,364.73	827.91	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	1,397.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION/MC	Unsecured	3,979.00	3,887.56	3,887.56	224.06	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$32,200.87	\$0.00
Mortgage Arrearage	\$300.11	\$300.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,672.19	\$2,672.19	\$162.81
<b>TOTAL SECURED:</b>	<b>\$2,972.30</b>	<b>\$35,173.17</b>	<b>\$162.81</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,098.90	\$16,098.90	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$16,098.90</b>	<b>\$16,098.90</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$81,783.66</b>	<b>\$4,713.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$6,233.26  
 Disbursements to Creditors \$56,148.47

**TOTAL DISBURSEMENTS :** **\$62,381.73**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/10/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.